

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Charles Adrian Thurfield, Jr.
Laura Stacey Thurfield
Debtors

Case No. 17-01032-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jun 07, 2021

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Charles Adrian Thurfield, Jr., Laura Stacey Thurfield, 10538 Wheat Road, New Park, PA 17352-9508
cr	+ U.S. BANK NATIONAL ASSOCIATION, 14841 Dallas Parkway #425, Dallas, TX 75254-8067
cr	+ U.S. BANK NATIONAL ASSOCIATION, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
4896714	Accounts Recovery Bureau, Inc., PO Box 70256, Philadelphia, PA 19176-0256
4896715	Apothaker Scian, PC, 520 Fellowship Road, Suite C306, PO Box 5496, Mount Laurel, NJ 08054-5496
4896721	++++ GOLDMAN & WARSHAW, 34 MAPLE AVE STE 101, PINE BROOK NJ 07058-9394 address filed with court:, Goldman & Warshaw, 34 Maple Ave Suite 101, Pine Brook, NJ 07058
4896722	+ Hayt, Hayt & Landau, LLC, Two Industrial Way West, Eatontown, NJ 07724-2279
4896724	+ Helena Chemical Company, 62 Mill Road, PO Box 179, Biglerville, PA 17307-0179
4896725	LabCorp, PO Box 2240, Burlington, NC 27216-2240
4896726	+ Lee, Green & Reiter, Inc., 115 East High Street, PO Box 179, Bellefonte, PA 16823-0179
4896727	+ Mid-Atlantic Seeds, 316 North Albemarle Street, York, PA 17403-1169
4896730	+ Nudelman, Klemm & Golub, 425 Eagle Rock Avenue, Suite 403, Roseland, NJ 07068-1717
4896731	+ Penlanco FCU, 1701 Manheim Pike, Lancaster, PA 17601-3062
4896732	+ Phelan Hallinan Diamond & Jones, One Penn Center Plaza, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
4896733	Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
4896734	+ Risser Grain, 1196 Holtwood Road, Holtwood, PA 17532-9703

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4936393	Email/PDF: resurgentbknofications@resurgent.com	Jun 07 2021 19:00:44	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4896716	+ EDI: TSYS2.COM	Jun 07 2021 22:43:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
5255017	+ EDI: LCIBAYLN	Jun 07 2021 22:43:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1873
5255018	+ EDI: LCIBAYLN	Jun 07 2021 22:43:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
4896717	+ Email/Text: notices@burt-law.com	Jun 07 2021 18:48:00	Burton Neil & Associates, 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5600
4896718	EDI: CAPITALONE.COM	Jun 07 2021 22:43:00	Capital One Bank USA, NA, 15000 Capital One Drive, Richmond, VA 23238
4896719	Email/Text: bankruptcy@cavps.com	Jun 07 2021 18:48:00	Cavalry Portfolio Services, PO Box 27288,

			Tempe, AZ 85285
4947931	+ Email/Text: bankruptcy@cavps.com	Jun 07 2021 18:48:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4896720	Email/Text: litbkcourtmail@johndeere.com	Jun 07 2021 18:48:00	FPC Financial FSB, 6400 NW 86th Street, Johnston, IA 50131
4975612	Email/Text: litbkcourtmail@johndeere.com	Jun 07 2021 18:48:00	John Deere Financial, f.s.b., PO Box 6600, Johnston, Iowa 50131
5231997	+ Email/Text: BKRMailOps@weltman.com	Jun 07 2021 18:48:00	John Deere Financial, c/o Weltman, Weinberg and Reis Co., LPA, P O Box 93784, Cleveland, OH 44101-5784
4925816	+ EDI: MID8.COM	Jun 07 2021 22:43:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
4896728	+ EDI: MID8.COM	Jun 07 2021 22:43:00	Midland Funding, LLC, 2365 Northside Drive, Suite 30, San Diego, CA 92108-2709
4896736	Email/Text: Bankruptcy@stearnsbank.com	Jun 07 2021 18:48:00	Stearns Bank EFD, PO Box 750, Albany, MN 56307-0750
4896735	+ Email/Text: DeftBkr@santander.us	Jun 07 2021 18:48:00	Sovereign Bank, Mail Code: 10-421-MC3, 450 Penn Street, Reading, PA 19602-1011
4916313	EDI: USBANKARS.COM	Jun 07 2021 22:43:00	U.S. Bank National Association, c/o U.S. Bank Home Mortgage,, a division of U.S. Bank NA, 4801 Frederica Street, Owensboro, Kentucky 42301
4896737	+ EDI: USBANKARS.COM	Jun 07 2021 22:43:00	US Bank Home Mortgage, 4801 Frederica Street, Owensboro, KY 42301-7441

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5367914		Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable,
5367915		Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable., Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable,
4896723	*+	Hayt, Hayt & Landau, LLC, Two Industrial Way West, Eatontown, NJ 07724-2279
4896729	*+	Midland Funding, LLC, 2365 Northside Drive, Suite 30, San Diego, CA 92108-2709

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 09, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2021 at the address(es) listed below:

District/off: 0314-1
Date Rcvd: Jun 07, 2021

User: AutoDocke
Form ID: 3180W

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Total Noticed: 33

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Janet M. Spears	on behalf of Creditor COMMUNITY LOAN SERVICING LLC bkecfinbox@aldridgepate.com, JSpears@ecf.courtdrive.com
Jerome B Blank	on behalf of Creditor Bayview Loan Servicing LLC pamb@fedphe.com
Jerome B Blank	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION pamb@fedphe.com
Mario J. Hanyon	on behalf of Creditor Bayview Loan Servicing LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Paul Donald Murphy-Ahles	on behalf of Debtor 2 Laura Stacey Thurfield pmurphy@dplglaw.com kgreene@dplglaw.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 Charles Adrian Thurfield Jr. pmurphy@dplglaw.com, kgreene@dplglaw.com
Rebecca Ann Solarz	on behalf of Creditor COMMUNITY LOAN SERVICING LLC bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor Bayview Loan Servicing LLC bkgroup@kmlawgroup.com
Thomas Song	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION tomysong0@gmail.com
Thomas Song	on behalf of Creditor Bayview Loan Servicing LLC tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1 Charles Adrian Thurfield Jr.
First Name Middle Name Last Name
Debtor 2 Laura Stacey Thurfield
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania
Case number: 1:17-bk-01032-HWV

Social Security number or ITIN xxx-xx-5403
EIN --
Social Security number or ITIN xxx-xx-6041
EIN --

Order of Discharge

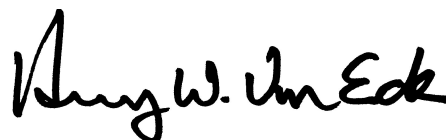
12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles Adrian Thurfield Jr.

Laura Stacey Thurfield

By the
court:



Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Pamela Radginski, Deputy Clerk

6/7/21**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.